

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [x] a single-employer plan [] a DFE (specify) ____
B This return/report is: [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. [x]
D Check box if filing under: [x] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. []

Part II Basic Plan Information—enter all requested information

1a Name of plan SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN
1b Three-digit plan number (PN) ▶ 001
1c Effective date of plan 07/01/1950
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) SPIRE MISSOURI INC. 700 MARKET STREET 5TH FLOOR ST. LOUIS, MO 63101-1829
2b Employer Identification Number (EIN) 43-0368139
2c Plan Sponsor's telephone number 314-342-0739
2d Business code (see instructions) 221210

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor SPIRE MISSOURI INC. 700 MARKET STREET 5TH FLOOR ST. LOUIS, MO 63101	3b Administrator's EIN 43-0368139																				
	3c Administrator's telephone number 314-342-0739																				
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN																				
	4d PN																				
5 Total number of participants at the beginning of the plan year	5 2685																				
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<table border="1"> <tr><td>6a(1)</td><td>2024</td></tr> <tr><td>6a(2)</td><td>2045</td></tr> <tr><td>6b</td><td>267</td></tr> <tr><td>6c</td><td>303</td></tr> <tr><td>6d</td><td>2615</td></tr> <tr><td>6e</td><td>121</td></tr> <tr><td>6f</td><td>2736</td></tr> <tr><td>6g(1)</td><td></td></tr> <tr><td>6g(2)</td><td></td></tr> <tr><td>6h</td><td>18</td></tr> </table>	6a(1)	2024	6a(2)	2045	6b	267	6c	303	6d	2615	6e	121	6f	2736	6g(1)		6g(2)		6h	18
6a(1)	2024																				
6a(2)	2045																				
6b	267																				
6c	303																				
6d	2615																				
6e	121																				
6f	2736																				
6g(1)																					
6g(2)																					
6h	18																				
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7																				

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 1A 1C 3H

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
---	---

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

- a Pension Schedules**
- (1) **R** (Retirement Plan Information)
 - (2) **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
 - (3) **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
 - (4) **DCG** (Individual Plan Information) – Number Attached _____
 - (5) **MEP** (Multiple-Employer Retirement Plan Information)

- b General Schedules**
- (1) **H** (Financial Information)
 - (2) **I** (Financial Information – Small Plan)
 - (3) **A** (Insurance Information) – Number Attached 0
 - (4) **C** (Service Provider Information)
 - (5) **D** (DFE/Participating Plan Information)
 - (6) **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection
---	--	--

For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>SPIRE MISSOURI INC.</u>	D Employer Identification Number (EIN) <u>43-0368139</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>10</u> Day <u>01</u> Year <u>2023</u>		
2	Assets:		
	a Market value	2a	<u>164747271</u>
	b Actuarial value	2b	<u>181221998</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>382</u>	<u>32046586</u>
	b For terminated vested participants	<u>279</u>	<u>18922535</u>
	c For active participants	<u>2024</u>	<u>156499004</u>
	d Total	<u>2685</u>	<u>207468125</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>	
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.20 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>10926018</u>
	b Expected plan-related expenses	6b	<u>2520000</u>
	c Target normal cost	6c	<u>13446018</u>

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		
	Signature of actuary	<u>06/24/2025</u>
	<u>COREY BRUNO</u>	Date
	Type or print name of actuary	<u>23-07695</u>
	<u>WILLIS TOWERS WATSON US LLC</u>	Most recent enrollment number
	Firm name	<u>314-719-5900</u>
	<u>7733 FORSYTH BOULEVARD SUITE 1350</u>	Telephone number (including area code)
	<u>ST. LOUIS, MO 63105</u>	
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>4.11</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		442444
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.35</u> %		23671
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		466115
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	81.01 %
15	Adjusted funding target attainment percentage	15	81.01 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	80.99 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
01/10/2024	4300000	0					
04/11/2024	4300000	0					
07/11/2024	4300000	0					
10/11/2024	4300000	0					
12/20/2024	18000000	0					
			Totals ▶	18(b)	35200000	18(c)	0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	33563392
20	Quarterly contributions and liquidity shortfalls:		
a	Did the plan have a "funding shortfall" for the prior year?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
b	If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
c	If line 20a is "Yes," see instructions and complete the following table as applicable:		
Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 61
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

Part VI Miscellaneous Items				
24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
26 Demographic and benefit information				
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....				27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28 Unpaid minimum required contributions for all prior years				28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)				30 0

Part VIII Minimum Required Contribution For Current Year				
31 Target normal cost and excess assets (see instructions):				
a Target normal cost (line 6c).....				31a 13446018
b Excess assets, if applicable, but not greater than line 31a				31b 0
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	42478126		4063014	
b Waiver amortization installment	0		0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....				34 17509032
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	0	0	0	
36 Additional cash requirement (line 34 minus line 35).....				36 17509032
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....				37 33563392
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 16054360
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances				38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)				39 0
40 Unpaid minimum required contributions for all years				40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)				
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
--	--	---

For calendar plan year 2023 or fiscal plan year beginning **10/01/2023** and ending **09/30/2024**

A Name of plan SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SPIRE MISSOURI INC.	D Employer Identification Number (EIN) 43-0368139	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

US BANK CORP

31-0841368

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WILLIS TOWERS WASTON

41-2003732

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	ACTUARY	397581	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

FIDELITY INVEST INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	RECORDKEEPER	246917	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

U.S BANK

31-0841368

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	TRUSTEE	36164	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 <hr/> 2023 This Form is Open to Public Inspection.
---	--	--

For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024

A Name of plan <u>SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>SPIRE MISSOURI INC.</u>	D Employer Identification Number (EIN) <u>43-0368139</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>SPIRE MISSOURI RETIREMENT INCOME TR</u>		
b Name of sponsor of entity listed in (a):	<u>SPIRE MISSOURI INC.</u>		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
<u>43-0368139-001</u>	<u>M</u>		<u>170139513</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
--	--	---

For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024	
A Name of plan SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 SPIRE MISSOURI INC.	D Employer Identification Number (EIN) 43-0368139

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	4950000
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	160414990
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	165364990	192439513
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	110474	92419
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	110474	92419
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	165254516	192347094

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	35200000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		35200000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		30920224
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		66120224

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	36313144	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		36313144
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees.....	2i(5)		
(6) Bank or trust company trustee/custodial fees.....	2i(6)		
(7) Actuarial fees.....	2i(7)	397581	
(8) Legal fees.....	2i(8)		
(9) Valuation/appraisal fees.....	2i(9)		
(10) Other trustee fees and expenses.....	2i(10)		
(11) Other expenses.....	2i(11)	2293161	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2690742
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		39003886

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		27116338
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		23760

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **FORVIS MAZARS, LLP**

(2) EIN: **44-0160260**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) This form is filed for a CCT, PSA, DCG or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)		X	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)
SPIRE MISSOURI WEST RETIREMENT INCOME PLAN	43-0368139	008

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 540163.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
--	---	---

For calendar plan year 2023 or fiscal plan year beginning **10/01/2023** and ending **09/30/2024**

A Name of plan SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SPIRE MISSOURI INC.	D Employer Identification Number (EIN) 43-0368139	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
---	----------	----------

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): 43-6025962

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	121
--	----------	------------

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. Complete as many entries as needed to report all applicable employers.

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment.....

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment.....

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: 99.9%
 High-Yield Debt: 0.0% Real Assets: _____% Cash or Cash Equivalents: _____% Other: 0.1%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation.....

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number _____.

**SPIRE MISSOURI EMPLOYEES'
RETIREMENT PLAN**

**Employer Identification Number: 43-0368139
Plan Number: 001**

**Financial Statements as of
and for the Years Ended
September 30, 2024 and 2023,
and Independent Auditor's Report**

SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN

TABLE OF CONTENTS	PAGE
Independent Auditor's Report	1
Financial Statements as of and for the Years Ended September 30, 2024 and 2023:	
Statements of Net Assets Available for Benefits	4
Statements of Changes in Net Assets Available for Benefits	5
Notes to Financial Statements	6

Independent Auditor's Report

Spire Inc. Retirement Plans Committee
Spire Missouri Employees' Retirement Plan
St. Louis, Missouri

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Spire Missouri Employees' Retirement Plan (the Plan), an employee benefit plan subject to the *Employee Retirement Income Security Act of 1974* (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of September 30, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of September 30, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 9 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that these financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all Plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

/s/ Forvis Mazars, LLP

St. Louis, Missouri
July 11, 2025

Federal Employer Identification Number: 44-0160260

SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN
Statements of Net Assets Available for Benefits

	September 30,	
	2024	2023
ASSETS		
Investments, at Fair Value:		
Plan Interest in The Spire Inc. Retirement Income Trust	\$ 170,139,513	\$ 160,414,990
Employer Contributions Receivable	22,300,000	4,950,000
Total Assets	192,439,513	165,364,990
 LIABILITIES		
Accrued Expenses Payable	92,419	110,474
 NET ASSETS AVAILABLE FOR BENEFITS	\$ 192,347,094	\$ 165,254,516

See accompanying Notes to Financial Statements.

SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN
Statements of Changes in Net Assets Available for Benefits

	For the Years Ended	
	September 30,	
	2024	2023
ADDITIONS:		
Investment Income:		
Plan Interest in The Spire Inc. Retirement Income Trust	\$ 30,920,224	\$ 6,370,652
Employer Contributions	35,200,000	17,950,000
Total Additions	66,120,224	24,320,652
DEDUCTIONS:		
Benefit Payments	36,313,144	14,791,177
Investment-Related and Administrative Expenses	2,690,742	2,369,270
Total Deductions	39,003,886	17,160,447
INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	27,116,338	7,160,205
TRANSFERS OUT OF PLAN	(23,760)	—
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of Year	165,254,516	158,094,311
End of Year	\$ 192,347,094	\$ 165,254,516

See accompanying Notes to Financial Statements.

SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN

Notes to Financial Statements

1. DESCRIPTION OF THE PLAN

The Spire Missouri Employees' Retirement Plan ("Plan"), previously known as the Laclede Gas Company Employees' Retirement Plan, was restated effective as of October 1, 2014 by merging the Missouri Natural Gas Division of Laclede Gas Company Retirement Income Plan ("MoNat Plan") into the Employees' Retirement Plan of Laclede Gas Company ("Laclede Plan").

The Plan is intended to supplement personal savings, benefits accrued under any 401(k) plan maintained by Spire Services Inc. (the "Company"), and social security benefits to which an eligible employee becomes entitled.

The following description pertains to the Plan as in effect during the years ended September 30, 2024 and 2023 and is provided for general information only. In the event of conflict or discrepancy with the Plan documents, the Plan documents govern.

General –The Plan consists of two Parts - Part I Provisions Applicable to Participants Formerly Covered by the Laclede Plan, and Part II Provisions Applicable to Participants Formerly Covered by the MoNat Plan (the "Laclede Plan Document" and the "MoNat Plan Document," respectively, and collectively, the "Plan Documents"), each of which apply only to those employees and participants who qualify for benefits under the respective documents. Each of the Laclede Plan Document and the MoNat Plan Document may be amended or terminated in accordance with its terms.

The Plan is a noncontributory, defined benefit pension plan covering certain employees with one year of service with Spire Missouri Inc., a wholly owned subsidiary of Spire Inc. as well as certain employees of affiliated companies not covered by other affiliated company plans.

Voluntary employee contributions had been permitted under the MoNat Plan prior to March 1989.

In 2024, an amount of \$23,760 in assets was transferred to the Spire Missouri West Retirement Income Plan.

On April 1, 2024, the Plan was amended to reflect the introduction of a 2024 early retirement window. Subject to a prescribed notification date, Participants who, as of June 14, 2024 fell into the age cohort of 52-54 or 55 or older were eligible for early retirement benefits, subject to completing specified Years of Credit Service for each of the two age cohorts. The early retirement dates were one of May 1, 2024, June 1, 2024, or July 1, 2024. Less than 75 participants elected the early retirement window, and it's net impact was to increase the benefit obligation by \$3,812,491.

On December 16, 2024, the plan was amended to modify the Cash Balance Credit calculations for new hires after August 1, 2024. For these new hires, the Cash Balance Credit will be calculated based on years of service, at rates ranging from 4% to 6%, depending corresponding years of service ranges. Participants hired before August 1, 2024 will continue to have the Cash Balance Credit calculations at rates ranging from 4% to 10%, depending on corresponding age ranges.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Plan Redesign – The Laclede Plan and MoNat Plan were redesigned to transition to a cash balance benefit beginning January 1, 2009 and 2010, respectively. The annual Cash Balance Credit calculation applies a percentage, based upon the employee's age, to Pensionable Compensation. Under the Laclede Plan Document, the average final pay calculation remains for those employed as of December 31, 2008, and although years of Credited Service were frozen as of that date, subsequent changes to Average Final Compensation continue to be recognized and annual interest is credited to each employee's Cash Balance Account. Effective December 31, 2023, Average Final Compensation shall not take into account any changes to compensation that occur on or after January 1, 2024. Under the MoNat Plan Document, accrued benefits for employees vested as of December 31, 2009 were

frozen as of that date, and Transition Pay Credits were awarded to those employees who were at least age 40 with five years of service and to those other employees who had ten years of service.

Administration – The Spire Inc. Retirement Plans Committee is responsible for the administration of the Plan, and all payments under the Plan require direction of that committee. The Spire Inc. Defined Benefit Plan Investment Review Committee is responsible for making investment decisions.

The assets of the Plan are invested in the Spire Inc. Retirement Income Trust (“Master Trust”), under a trust agreement with U.S. Bank, N.A. (“Trustee”). The Plan and the Spire Missouri West Retirement Income Plan are allocated an interest in the trust assets. Net investment income (excluding employer contributions and benefit payments) is allocated based upon the fair market value of the assets of the Plan and Spire Missouri West Retirement Income Plan as of the beginning of the month in which total investment return was earned.

Vesting – There is no partial vesting of benefits under the Plan. Participants become fully vested after three years of Credited Service, as defined by the Plan.

Payment of Benefits – The Plan Documents provide for normal retirement benefits upon reaching age 65 and have provisions for early retirement, disability and death benefits for those participants/beneficiaries who are eligible to receive such benefits. In addition to the normal form of retirement benefits, various optional forms of payment are available. The Plan was amended on December 19, 2023, effective January 1, 2023. This amendment modified the previous timeline for distributions.

Under the Laclede Plan Document, retirement benefits for collectively bargained employees are based upon Average Final Compensation, years of Credited Service and Social Security benefits; benefits for employees who are not members of a collective bargaining unit are based upon Average Final Compensation, years of Credited Service and Social Security Covered Compensation. The Laclede Plan Document also provides for postponed retirement. Under the MoNat Plan Document, normal retirement benefits are the sum of past service and future service benefits as defined.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting – The financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (“GAAP”).

Fair Value of Plan Assets – Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. GAAP establishes a hierarchy of inputs used to measure fair value:

Level 1 Quoted prices in active markets for identical assets or liabilities.

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

A description of the valuation methodologies used for assets measured at fair value on a recurring basis and recognized in the accompanying Statements of Net Assets Available for Benefits, as well as the general classification of such assets pursuant to the valuation hierarchy, is included in Note 8.

Investment Valuation and Income Recognition – Investments held by the Master Trust are stated at the fair value of the direct investments at September 30, 2024 and 2023 or, in some cases, the securities underlying the investments which are determined by quoted market prices. Purchases and sales of securities are recorded at the trade date. Interest and dividend income is recorded by the Master Trust on the accrual basis. Net appreciation recorded by the Master Trust includes gains and losses on investments bought and sold and/or held by the Master Trust during the year.

Use of Estimates – The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

Risks and Uncertainties – The Master Trust invests in various common-collective trusts, whose underlying investments include global equities, United States (“U.S.”) government index funds, U.S. corporate debt instruments, international debt securities alternative credit instruments and real property assets. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the financial statements.

There continues to be significant volatility in the investment markets both nationally and globally, which could impact the value of investments. While the Plan has no immediate intention to liquidate any significant portion of its portfolio, the Plan may be required to liquidate a portion of these investments in order to pay plan expenses or benefits to participants. Conversely, planned contribution amounts may have to be adjusted to ensure continuous payment of all benefit types.

Administrative Expenses – The cost of the Plan administration is paid by the Company, the Plan sponsor. The Plan may pay investment-related and administrative expenses, in accordance with Plan provisions.

Payment of Benefits – Benefit payments are recorded upon distribution.

Review of Subsequent Events – Subsequent events have been evaluated through July 11, 2025, which is the date the financial statements were available to be issued.

3. FUNDING

Contributions to provide benefits under the Plan are made by the Company. Required contributions are actuarially computed using the “present value of accrued benefits” cost method. The Company’s contributions for 2024 and 2023 were made during and after the end of the Plan year, as permitted by the Internal Revenue Code.

4. TAX STATUS

The Plan received a favorable determination letter on November 18, 2015. The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. As such, the Plan will not be subject to tax under income tax laws, and contributions and earnings will not be taxable to participants until such amounts are withdrawn or received in a distribution. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

5. TERMINATION OF THE PLAN

In the event of Plan termination, the net assets of the Plan will be allocated as prescribed by ERISA and its related regulations, and as further set forth in Article XVII of the Laclede Plan Document and Article XXXIV of the MoNat Plan Document.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (“PBGC”) if the Plan terminates. Generally, the PBGC guarantees most vested normal retirement age benefits, early retirement benefits, and certain disability and survivors’ pensions.

The ability of all participants to receive their benefits, should the Plan be terminated at some future time, will depend on the sufficiency, at the time, of the Plan’s net assets to provide those benefits and on the level of benefits guaranteed by the PBGC.

6. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan’s provisions, based on the service employees have rendered as of the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries.

The actuarial value of accumulated plan benefits has been determined by Willis Towers Watson and is that amount which results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrement such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuation as of September 30, 2024 and 2023 were:

- (1) Funding interest rate – 6.50% for 2024, 6.50% for 2023.
- (2) Healthy mortality – For 2024 and 2023, separate rates for non-annuitants and annuitants (based on Pri-2012 “Employees” and “Non-Disabled Annuitants” tables, respectively, with applicable collared versions), projected generationally using a modified version of scale MP-2021.
- (3) Mortality rates for disabled lives – For both 2024 and 2023, the Disabled Retiree Pri-2012 mortality table projected generationally using a modified version of scale MP-2021
- (4) Retirement – rates vary beginning at age 55
- (5) Salary scale – earnings assumed to increase annually by 3.50%

The foregoing actuarial assumptions were based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

The actuarial present values of accumulated plan benefits were as follows:

	September 30,	
	2024	2023
Vested benefits:		
Participants currently receiving payments	\$ 30,628,981	\$ 29,481,734
Other participants	<u>159,399,500</u>	<u>158,585,378</u>
	190,028,481	188,067,112
Non-vested benefits	<u>10,982,582</u>	<u>15,557,727</u>
Total actuarial value present value of accumulated plan benefits	<u>\$ 201,011,063</u>	<u>\$ 203,624,839</u>

The reconciliations of the beginning and ending balances of the actuarial present values of accumulated plan benefits are as follows:

	<u>September 30,</u>	
	<u>2024</u>	<u>2023</u>
Actuarial present value of accumulated plan benefits at beginning of year	\$ 203,624,839	\$ 197,614,092
Additional benefits accumulated (including the effect on non-investment experience)	9,688,071	9,977,795
Interest due to decrease in discount period	12,631,235	12,958,508
Benefits paid	(36,313,144)	(14,791,177)
Actuarial losses (gains)	3,889,581	(496,733)
Change in actuarial assumptions	3,677,990	(1,637,646)
Plan amendment	3,812,491	—
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 201,011,063</u>	<u>\$ 203,624,839</u>

7. MASTER TRUST (UNAUDITED)

A summary of the Master Trust assets and investment income, per the Trustee, is as follows:

	<u>September 30,</u>			
	<u>2024</u>		<u>2023</u>	
	<u>Master</u>	<u>Plan</u>	<u>Master</u>	<u>Plan</u>
Cash and Cash Equivalents	\$ 11,483,322	\$ 7,474,726	\$ 7,594,134	\$ 5,015,977
Equity Funds - Global (incl. US)	102,079,779	66,445,785	99,363,352	65,630,168
Real Asset Fund	40,234,853	26,189,676	40,165,370	26,529,500
Debt Securities				
US Bond Funds	38,244,922	24,894,390	20,927,240	13,822,584
US Government Index Funds	25,238,074	16,427,971	28,689,246	18,949,442
Global Funds (incl. US)	<u>44,071,633</u>	<u>28,687,114</u>	<u>46,094,235</u>	<u>30,445,555</u>
Sub-Total	261,352,583	170,119,662	242,833,577	160,393,226
Interest & Dividends	30,496	19,851	32,950	21,764
Accrued expenses	(94,662)	(92,419)	(193,838)	(110,474)
Net Assets Available for Benefits	<u>\$ 261,288,417</u>	<u>\$ 170,047,094</u>	<u>\$ 242,672,689</u>	<u>\$ 160,304,516</u>

	<u>September 30,</u>	
	<u>2024</u>	<u>2023</u>
Interest and dividends	\$ 391,597	\$ 424,686
Net appreciation in fair value of investments	46,480,415	10,199,906
Total investment income - per Trustee	<u>\$ 46,872,012</u>	<u>\$ 10,624,592</u>

Both the Plan and the Spire Missouri West Plan had a proportionate interest in the above amounts as described in Note 1. As of September 30, 2024, the Plan's proportionate share was 65.1%. As of September 30, 2023, the Plan's proportionate share was 66.1%.

The Plan Administrator has obtained certifications from the Trustee as of and for the years ended September 30, 2024 and 2023, that the information for the Master Trust is complete and accurate.

8. FAIR VALUE MEASUREMENTS – MASTER TRUST

Recurring Measurements

The table below presents the fair value measurements of the Master Trust's assets (Note 7) measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall.

	<u>Fair Value</u>	<u>Fair Value Measurements Using</u>	
		<u>Fair Value Measurements Using Quoted Prices in Active Markets for Identical Assets</u> (Level 1)	<u>Significant Other Observable Inputs</u> (Level 2)
September 30, 2024			
Cash and Cash Equivalents	\$ 11,483,322	\$ 11,483,322	\$ —
Equity Funds – Global (incl. US)	102,079,779	—	102,079,779
Real Asset Fund	40,234,853	—	40,234,853
Debt Securities			
US Bond Funds	38,244,922	38,244,922	—
US Government Index Funds	25,238,074	25,238,074	—
Global Funds (incl. US)	44,071,633	—	44,071,633
	<u>\$ 261,352,583</u>	<u>\$ 74,966,318</u>	<u>\$ 186,386,265</u>

	<u>Fair Value</u>	<u>Fair Value Measurements Using</u>	
		<u>Fair Value Measurements Using Quoted Prices in Active Markets for Identical Assets</u> (Level 1)	<u>Significant Other Observable Inputs</u> (Level 2)
September 30, 2023			
Cash and Cash Equivalents	\$ 7,594,134	\$ 7,594,134	\$ —
Equity Funds - Global (incl. US)	99,363,352	—	99,363,352
Real Asset Fund	40,165,370	—	40,165,370
Debt Securities			
US Bond Funds	20,927,240	20,927,240	—
US Government Index Funds	28,689,246	28,689,246	—
Global Funds (incl. US)	46,094,235	—	46,094,235
	<u>\$ 242,833,577</u>	<u>\$ 57,210,620</u>	<u>\$ 185,622,957</u>

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying Master Trust's statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended September 30, 2024 and 2023. The Plan had no assets or liabilities measured at fair value on a nonrecurring basis.

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to,

yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified within Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

Spire Missouri Inc.'s pension plan investment policies are designed to maximize, to the extent possible, the funded status of the plans over time, and minimize volatility of funding and costs. The policy seeks to maximize investment returns consistent with these objectives and Spire Missouri's tolerance for risk. The duration of plan liabilities and the impact of potential changes in asset values on the funded status are fundamental considerations in the selection of plan assets. Outside investment management specialists are utilized in each asset class. Such specialists are provided with guidelines, where appropriate, designed to ensure that the investment portfolio is managed in accordance with the policy. The policy seeks to avoid significant concentrations of risk by investing in a diversified portfolio of assets, currently including a growth (equity) component and a liability-driven (debt) component. Investments in corporate, U.S. government and agencies, and, to a lesser extent, international debt securities seek to provide duration matching with plan liabilities, and typically have investment grade ratings and reflect allocations across various entities and industries. There are also exposures to additional asset types in the target portfolio: commodities, real estate and inflation-indexed securities. The growth strategy utilizes debt securities to achieve diversified exposure to equity and other markets while generating returns from the fixed-income investments and providing further duration matching with the liabilities. Performance and compliance with the guidelines is regularly monitored. The policy calls for increased allocations to debt securities as the funded status improves.

9. UNAUDITED INFORMATION PREPARED BY THE TRUSTEE

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, U.S. Bank, N.A., a qualified institution, has certified the following investment information included in the accompanying financial statements is complete and accurate:

- Investments as shown in the statements of net assets available for benefits as of September 30, 2024 and 2023.
- Investment income as shown in the statements of changes in net assets available for benefits for the year ended September 30, 2024 and 2023.

The Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements.

10. PARTY-IN-INTEREST TRANSACTIONS

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50 percent or more of such an employer or relatives of such persons. The Plan incurs expenses related to general administration and record keeping. The Company pays a portion of these expenses and certain accounting and auditing fees related to the Plan.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a

Schedule of Active Participant Data as of October 01, 2023

Number accruing pay-related benefits and average plan compensation limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

Attained Age	Attained Years of Credited Service ¹										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	44	2	0	0	0	0	0	0	0	0	46
	-	64,407	-	-	-	-	-	-	-	-	-	65,181
25-29	0	111	73	2	0	0	0	0	0	0	0	186
	-	72,440	83,208	-	-	-	-	-	-	-	-	76,772
30-34	0	129	143	26	1	0	0	0	0	0	0	299
	-	74,378	85,149	86,741	-	-	-	-	-	-	-	80,643
35-39	0	80	153	82	12	1	0	0	0	0	0	328
	-	80,221	86,773	94,037	-	-	-	-	-	-	-	87,272
40-44	0	75	100	70	36	18	0	0	0	0	0	299
	-	77,649	97,187	91,319	101,004	-	-	-	-	-	-	91,434
45-49	0	41	65	56	37	38	10	0	0	0	0	247
	-	79,781	100,094	99,547	89,745	92,980	-	-	-	-	-	93,884
50-54	0	37	43	43	27	35	44	27	1	0	0	257
	-	87,235	95,355	96,503	81,291	86,244	85,672	104,819	-	-	-	90,990
55-59	0	23	41	24	19	31	34	54	10	0	0	236
	-	115,091	124,253	106,663	-	85,815	85,662	105,279	-	-	-	104,418
60-64	0	13	18	23	20	12	8	4	3	1	1	102
	-	-	-	120,424	126,142	-	-	-	-	-	-	109,451
65-69	0	2	2	2	5	3	4	1	1	2	2	22
	-	-	-	-	-	-	-	-	-	-	-	104,358
70 & over	0	0	1	0	1	1	0	0	0	0	0	3
	-	-	-	-	-	-	-	-	-	-	-	-
Total	0	555	641	328	158	139	100	86	15	3	3	2,025
	-	78,246	92,333	96,787	97,555	89,964	87,994	104,592	-	-	-	90,023

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26 - Schedule of Active Participant Data as of October 1, 2023

Number and average account balance distributed by attained age and attained years of credited service

Attained Age	Attained Years of Credited Service ²										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	44	2	0	0	0	0	0	0	0	0	46
	-	7,430	-	-	-	-	-	-	-	-	-	7,725
25-29	0	111	73	2	0	0	0	0	0	0	0	186
	-	8,961	21,280	-	-	-	-	-	-	-	-	14,066
30-34	0	129	143	26	1	0	0	0	0	0	0	299
	-	9,716	22,873	36,745	-	-	-	-	-	-	-	18,514
35-39	0	80	153	82	12	1	0	0	0	0	0	328
	-	12,825	28,269	42,222	-	-	-	-	-	-	-	29,183
40-44	0	75	100	70	36	18	0	0	0	0	0	299
	-	14,583	39,570	46,306	71,499	-	-	-	-	-	-	40,806
45-49	0	41	65	56	37	38	10	0	0	0	0	247
	-	15,920	49,174	66,743	78,293	81,280	-	-	-	-	-	58,682
50-54	0	37	43	43	27	35	44	27	1	0	0	257
	-	23,039	54,837	79,860	83,437	96,883	98,955	124,159	-	-	-	78,193
55-59	0	23	41	24	19	31	34	54	10	0	0	236
	-	32,570	79,033	100,214	-	107,945	117,447	132,237	-	-	-	105,701
60-64	0	13	18	23	20	12	8	4	3	1	1	102
	-	-	-	137,859	182,768	-	-	-	-	-	-	120,234
65-69	0	2	2	2	5	3	4	1	1	2	2	22
	-	-	-	-	-	-	-	-	-	-	-	145,912
70 & over	0	0	1	0	1	1	0	0	0	0	0	3
	-	-	-	-	-	-	-	-	-	-	-	-
Total	0	555	641	328	158	139	100	86	15	3	3	2,025
Under 25	0	43	2	0	0	0	0	0	0	0	0	45

² Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

- Applicable month June 2023
- Yield curve basis Segment rates from 4th month preceding valuation date

Interest rates:	Reflecting Stabilization	Not Reflecting Stabilization
-----------------	--------------------------	------------------------------

Annual rates of increase:

- Compensation 3.00%
- Future Social Security wage bases 3.00%
- Interest crediting rate 4.25%

Plan-related expenses: 2,520,000

Lump sum interest rates:

Fiscal Year	Rate
2024-2026	2.00%
2027-2029	2.25%
2030+	2.50%

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date	The valuation date coincident with or next following the date on which the employee becomes a participant.
New or rehired employees	It was assumed there will be no new or rehired employees
Healthy mortality	Separate rates for non-annuitants (based on RP-2014 "Employees" table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2021 and annuitants (based on RP-2014 "Healthy Annuitants" table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2021.
Disabled mortality	Alternative disabled life mortality tables as defined under Rev. Rule 96-7.
Form of Payment	<ul style="list-style-type: none">• Percentage of employees assumed to elect lump-sum option upon retirement: 90%• Percentage of employees who die while eligible for early retirement assumed to elect early retirement and the lump-sum option: 100%
Termination:	Rates varying by age and participation service

Select Rates		
Years of Service	Management	Contract
1	12.0%	3.5%
2	12.0%	3.5%
3	10.0%	3.5%
4	6.0%	3.5%

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Ultimate Rates		
Age	Management	Contract
20-29	6.0%	2.5%
30-34	6.0%	2.5%
35-39	6.0%	2.5%
40-44	5.0%	2.5%
45-49	3.0%	1.5%
50-54	2.0%	1.5%
55-59	1.0%	0.0%
60+	0.0%	0.0%

Disability: Rates varying by age and gender

- Management employees

40% of the 1987 Group LTD (12 month) rates through age 55

Percentage becoming disabled during the year		
Age	Males	Females
25	0.02%	0.04%
30	0.03%	0.05%
40	0.06%	0.13%
50	0.22%	0.27%
55	0.00%	0.00%
60	0.00%	0.00%

- Contract/Monat employees

150% of the 1987 Group LTD (12 month) rates through age 55

Percentage becoming disabled during the year		
Age	Males	Females
25	0.09%	0.15%
30	0.11%	0.20%
40	0.24%	0.50%
50	0.84%	1.00%
55	0.00%	0.00%
60	0.00%	0.00%

Retirement: Rates varying by age

- Post-1995 Hires

Percentage retiring during the year	
Age	
55-59	10%
60-62	15%
63-69	20%
70+	100%

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

- Pre-1995 Hires

Percentage retiring during the year			
Age	FY2024-2025	FY2026-FY2028	FY2029+
55-56	35%	35%	10%
57	15%	12.5%	10%
58-59	10%	10%	10%
60-62	27.5%	21.25%	15%
63-69	30%	25%	20%
70+	100%	100%	100%

Benefit commencement date:

- Preretirement death benefit: The later of the death of the active participant or the date the participant would have attained age 55
- Deferred vested benefit: Age 60
- Disability benefit: Upon disablement
- Retirement benefit: Upon termination of employment

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date

First day of plan year

Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost

Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Decrement timing

The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.

Actuarial value of assets Average of the fair market value of assets on the valuation date and the two immediately preceding valuation dates, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable.

Benefits not valued All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Spire Missouri Inc. and, based on that review, is not aware of any significant benefits required to be valued that were not.

Data Sources

Spire Missouri Inc. furnished participant data as of October 1, 2023 which was reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale – Significant Economic Assumptions

Discount Rate The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Annuity Conversion Rate for Hybrid Plans Because the cash balance account is converted to an annuity using IRC 417(e)(3) rates, the cash balance account is valued for employees expected to select annuities. Thus current market rates at the measurement date are assumed.

Cash Balance Crediting Rate The plan credits interest to cash balance accounts using the third segment rate from October of the prior calendar year. Our long term estimate of the third segment rate is 4.25%, based on a combination of current conditions, recent history, and future economic expectations.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Lump Sum Conversion Rate The plan values lump sum benefits using a three-month lookback of the PBGC immediate lump sum rate. This assumption considers the history of this rate. The rate has been at historical lows in recent years before steeply rising during 2022. In response to the market environment, an initial rate of 2.00% will be selected for the first three years, increasing to 2.25% for the following three years, and reach the ultimate rate of 2.50% in year 7. This pattern of interest rates is indicative of reasonable expectations for a long term rate going forward.

Plan-related expenses As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust). Rounded up to the nearest \$10,000.

Rates of Increase in Compensation Assumed compensation increases are based on a combination of assumed future (i) cost-of-living increases (CPI), (ii) productivity increases and (iii) promotional increases. Compensation increases were reviewed as part of the experience study conducted in 2019.

Assumptions Rationale – Demographic Assumptions

Healthy Mortality Assumptions used for funding purposes are as prescribed by IRC §430(h).

Disabled Mortality Assumptions used for funding purposes are as prescribed by IRC §430(h).

Termination Termination rates were based on an experience study conducted in 2019, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Retirement Retirement rates were based on an experience study conducted in 2019 and reset this year following annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Recent retirement levels were considered in aligning assumed retirement rates with this recent experience. The assumed retirement rates for longer service participants were expanded to apply to pre-1995 hires based on recent experience and future expectations. Rates at initial early retirement eligibility were increased to also match recent experience.

Form of Payment The percentage of retiring participants assumed to take lump sums is based on an experience study conducted in 2019, with annual

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

consideration of whether any conditions have changed that would be expected to produce different results in the future.

Prescribed Methods

Funding methods

The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of June 2022 to June 2023.
- The required mortality table used to calculate the funding target and target normal cost was updated to include one additional year of projected mortality improvements.
- The lump sum rates were updated to reflect the current environment.
- Administrative Expenses were updated from \$2,240,000 to \$2,520,000.

Change in methods since prior valuation

- None.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Spire Missouri Inc.
EIN/PN	43-036819/001
Plan Name	Spire Missouri Employees' Retirement Plan
Valuation Date	October 1, 2023
Enrolled Actuary	Corey Bruno
Enrollment Number	23-07695

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
---	--	---

For calendar plan year 2023 or fiscal plan year beginning 10/01/2023 and ending 09/30/2024


▶ **Round off amounts to nearest dollar.**
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan SPIRE MISSOURI EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF SPIRE MISSOURI INC.	D Employer Identification Number (EIN) 43-0368139	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>10</u> Day <u>01</u> Year <u>2023</u>			
2 Assets:			
a Market value.....	2a	164,747,271	
b Actuarial value.....	2b	181,221,998	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	382	32,046,586	32,046,586
b For terminated vested participants.....	279	18,922,535	18,922,535
c For active participants.....	2,024	156,499,004	172,731,003
d Total.....	2,685	207,468,125	223,700,124
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... D			
a Funding target disregarding prescribed at-risk assumptions.....	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b		
5 Effective interest rate.....	5	5.20%	
6 Target normal cost			
a Present value of current plan year accruals.....	6a	10,926,018	
b Expected plan-related expenses.....	6b	2,520,000	
c Target normal cost.....	6c	13,446,018	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	 COREY BRUNO Signature of actuary	6/24/2025 Date 2307695 Most recent enrollment number 314-719-5900 Telephone number (including area code)
	Corey Bruno Type or print name of actuary WILLIS TOWERS WATSON US LLC Firm name 7733 FORSYTH BOULEVARD SUITE 1350 ST. LOUIS MO 63105 Address of the firm	

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	<input type="checkbox"/> N/A, full yield curve used
-------------------------	------------------------	------------------------	------------------------	---

b Applicable month (enter code)..... **21b** 4

22 Weighted average retirement age **22** 61

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years.....	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c).....	31a	13,446,018
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	42,478,126	4,063,014
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	17,509,032
--	-----------	------------

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....	0	0	0
36 Additional cash requirement (line 34 minus line 35).....			17,509,032
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....			33,563,392

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	38a	16,054,360
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0

40 Unpaid minimum required contributions for all years..... **40** 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. 2019 2020 2021

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Spire Missouri Inc.
EIN/PN	43-036819/001
Plan Name	Spire Missouri Employees' Retirement Plan
Valuation Date	October 1, 2023
Enrolled Actuary	Corey Bruno
Enrollment Number	23-07695

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of October 1, 2023

See Schedule SB, Part V - Statement of Actuarial Assumptions/Methods for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

Pre-1995 Hires

Age	Retirement Rate	Assumed Number Eligible	Assumed Number Retiring	Age * Number Retiring
55	35%	10,000	3,500	192,500
56	35%	6,500	2,275	127,400
57	15%	4,225	634	36,124
58	10%	3,591	359	20,829
59	10%	3,232	323	19,070
60	27.5%	2,909	800	47,997
61	27.5%	2,109	580	35,378
62	27.5%	1,529	420	26,069
63	30%	1,109	333	20,951
64	30%	776	233	14,899
65	30%	543	163	10,592
66	30%	380	114	7,528
67	30%	266	80	5,350
68	30%	186	56	3,801
69	30%	130	39	2,700
70	100%	91	91	6,390
			10,000	577,577
				/ 10,000
			Weighted Average Retirement Age	57.7

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
As of October 1, 2021
Post-1995 Hires

Age	Retirement Rate	Assumed Number Eligible	Assumed Number Retiring	Age * Number Retiring
55	10.00%	10,000	1,000	55,000
56	10.00%	9,000	900	50,400
57	10.00%	8,100	810	46,170
58	10.00%	7,290	729	42,282
59	10.00%	6,561	656	38,710
60	15.00%	5,905	886	53,144
61	15.00%	5,019	753	45,925
62	15.00%	4,266	640	39,676
63	20.00%	3,626	725	45,692
64	20.00%	2,901	580	37,134
65	20.00%	2,321	464	30,171
66	20.00%	1,857	371	24,508
67	20.00%	1,485	297	19,904
68	20.00%	1,188	238	16,161
69	20.00%	951	190	13,119
70	100.00%	761	<u>761</u>	<u>53,235</u>
			10,000	611.231 / 10,000
			Weighted Retirement Age	<u>61.1</u>

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

The weighted average retirement age for plan participants is 61, rounded to the nearest whole year.

	Active Counts	Percentage of Population	Weighted Average Retirement Age	Percentage x WARA
Pre-1995 Hires	105	5.2%	57.8	3.0
Post-1995 Hires	1,920	94.8%	61.1	58.0
Total	2,025			61.0

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

- Applicable month June 2023
- Yield curve basis Segment rates from 4th month preceding valuation date

Interest rates:	Reflecting Stabilization	Not Reflecting Stabilization
-----------------	--------------------------	------------------------------

Annual rates of increase:

- Compensation 3.00%
- Future Social Security wage bases 3.00%
- Interest crediting rate 4.25%

Plan-related expenses: 2,520,000

Lump sum interest rates:

Fiscal Year	Rate
2024-2026	2.00%
2027-2029	2.25%
2030+	2.50%

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date	The valuation date coincident with or next following the date on which the employee becomes a participant.
New or rehired employees	It was assumed there will be no new or rehired employees
Healthy mortality	Separate rates for non-annuitants (based on RP-2014 "Employees" table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2021 and annuitants (based on RP-2014 "Healthy Annuitants" table without collar or amount adjustments, adjusted backward to 2006 with MP-2014, and then projected forward with a static projection as specified in the regulations under §1.430(h)(3)-1 using Scale MP-2021.
Disabled mortality	Alternative disabled life mortality tables as defined under Rev. Rule 96-7.
Form of Payment	<ul style="list-style-type: none">• Percentage of employees assumed to elect lump-sum option upon retirement: 90%• Percentage of employees who die while eligible for early retirement assumed to elect early retirement and the lump-sum option: 100%
Termination:	Rates varying by age and participation service

Select Rates		
Years of Service	Management	Contract
1	12.0%	3.5%
2	12.0%	3.5%
3	10.0%	3.5%
4	6.0%	3.5%

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Ultimate Rates		
Age	Management	Contract
20-29	6.0%	2.5%
30-34	6.0%	2.5%
35-39	6.0%	2.5%
40-44	5.0%	2.5%
45-49	3.0%	1.5%
50-54	2.0%	1.5%
55-59	1.0%	0.0%
60+	0.0%	0.0%

Disability: Rates varying by age and gender

- Management employees

40% of the 1987 Group LTD (12 month) rates through age 55

Percentage becoming disabled during the year		
Age	Males	Females
25	0.02%	0.04%
30	0.03%	0.05%
40	0.06%	0.13%
50	0.22%	0.27%
55	0.00%	0.00%
60	0.00%	0.00%

- Contract/Monat employees

150% of the 1987 Group LTD (12 month) rates through age 55

Percentage becoming disabled during the year		
Age	Males	Females
25	0.09%	0.15%
30	0.11%	0.20%
40	0.24%	0.50%
50	0.84%	1.00%
55	0.00%	0.00%
60	0.00%	0.00%

Retirement: Rates varying by age

- Post-1995 Hires

Percentage retiring during the year	
Age	
55-59	10%
60-62	15%
63-69	20%
70+	100%

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

- Pre-1995 Hires

Percentage retiring during the year			
Age	FY2024-2025	FY2026-FY2028	FY2029+
55-56	35%	35%	10%
57	15%	12.5%	10%
58-59	10%	10%	10%
60-62	27.5%	21.25%	15%
63-69	30%	25%	20%
70+	100%	100%	100%

Benefit commencement date:

- Preretirement death benefit: The later of the death of the active participant or the date the participant would have attained age 55
- Deferred vested benefit: Age 60
- Disability benefit: Upon disablement
- Retirement benefit: Upon termination of employment

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date

First day of plan year

Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost

Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Decrement timing

The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.

Actuarial value of assets Average of the fair market value of assets on the valuation date and the two immediately preceding valuation dates, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable.

Benefits not valued All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Spire Missouri Inc. and, based on that review, is not aware of any significant benefits required to be valued that were not.

Data Sources

Spire Missouri Inc. furnished participant data as of October 1, 2023 which was reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale – Significant Economic Assumptions

Discount Rate The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Annuity Conversion Rate for Hybrid Plans Because the cash balance account is converted to an annuity using IRC 417(e)(3) rates, the cash balance account is valued for employees expected to select annuities. Thus current market rates at the measurement date are assumed.

Cash Balance Crediting Rate The plan credits interest to cash balance accounts using the third segment rate from October of the prior calendar year. Our long term estimate of the third segment rate is 4.25%, based on a combination of current conditions, recent history, and future economic expectations.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Lump Sum Conversion Rate The plan values lump sum benefits using a three-month lookback of the PBGC immediate lump sum rate. This assumption considers the history of this rate. The rate has been at historical lows in recent years before steeply rising during 2022. In response to the market environment, an initial rate of 2.00% will be selected for the first three years, increasing to 2.25% for the following three years, and reach the ultimate rate of 2.50% in year 7. This pattern of interest rates is indicative of reasonable expectations for a long term rate going forward.

Plan-related expenses As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust). Rounded up to the nearest \$10,000.

Rates of Increase in Compensation Assumed compensation increases are based on a combination of assumed future (i) cost-of-living increases (CPI), (ii) productivity increases and (iii) promotional increases. Compensation increases were reviewed as part of the experience study conducted in 2019.

Assumptions Rationale – Demographic Assumptions

Healthy Mortality Assumptions used for funding purposes are as prescribed by IRC §430(h).

Disabled Mortality Assumptions used for funding purposes are as prescribed by IRC §430(h).

Termination Termination rates were based on an experience study conducted in 2019, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Retirement Retirement rates were based on an experience study conducted in 2019 and reset this year following annual consideration of whether any conditions have changed that would be expected to produce different results in the future.

Recent retirement levels were considered in aligning assumed retirement rates with this recent experience. The assumed retirement rates for longer service participants were expanded to apply to pre-1995 hires based on recent experience and future expectations. Rates at initial early retirement eligibility were increased to also match recent experience.

Form of Payment The percentage of retiring participants assumed to take lump sums is based on an experience study conducted in 2019, with annual

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

consideration of whether any conditions have changed that would be expected to produce different results in the future.

Prescribed Methods

Funding methods

The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated from an applicable month of June 2022 to June 2023.
- The required mortality table used to calculate the funding target and target normal cost was updated to include one additional year of projected mortality improvements.
- The lump sum rates were updated to reflect the current environment.
- Administrative Expenses were updated from \$2,240,000 to \$2,520,000.

Change in methods since prior valuation

- None.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24 Change in Actuarial Assumptions

- The lump sum rates were updated to reflect the current environment.
- Administrative Expenses were updated from \$2,240,000 to \$2,520,000.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Spire Missouri Employees' Retirement Plan

Plan Provisions

The most recent restatement reflected in the following plan provisions was effective October 1, 2017, to reflect the name change of the plan sponsor and to make certain other changes to the plan. The most recent amendment of the plan was to transfer a group of participants to the Spire Missouri West Retirement Income Plan effective September 1, 2022.

Covered Employees All employees of Spire Missouri East and employees of Spire Missouri West, other than those who are covered by a collective bargaining agreement who were hired prior to May 1, 2009.

Participation Date One year of service.

Definitions

Service The sum of "Accumulated Service" (as defined in the prior plan) through December 31, 1975 plus one year for each calendar year after 1975 in which the employee has 1,000 hours of service plus a partial year of service for years of less than 1,000 hours of service which include an employment date or a termination date.

Credited service Sum of (i) and (ii):

- (i) Prior to 1/1/76: Period of "Accumulated Service" (as defined in the prior plan) through December 31, 1975, reduced by 1/3 of the number of months during which the employee failed to contribute to the Insured Plan or for which he withdrew contributions.
- (ii) After 1/1/76: One year for each calendar year of 2,000 hours of service or more and a partial year where the employee has at least 1,000 hours of service. Partial years are also earned in years of less than 1,000 hours of service which include an employment date or termination date.

Normal compensation Wages, salaries, commissions, compensation for sick leave, vacation, holidays or civic duty allowance actually received by employees, excluding bonuses, profit sharing distributions or other special payments. Normal Compensation also includes the amount of salary deferral under the Spire Employee Savings Plan. Normal Compensation is limited per IRC §401(a)(17).

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Average final compensation	Average Normal Compensation during the 36 month period (or, if greater during three consecutive calendar years within the last ten calendar years) before the earlier of retirement, termination, or death.
Covered compensation	The average of the maximum wages upon which Social Security taxes were based during the 35 calendar years preceding and including the calendar year in which the Participant reaches his Social Security retirement age assuming no change in the Social Security maximum wage base for calendar years after the calendar year of the Participant's termination of employment.
Social Security benefit	<ul style="list-style-type: none">(i) <u>Normal Retirement</u>: The monthly primary Old Age Insurance Benefit. For vested terminations, this is computed as if employment with the company had continued with no change in compensation until Normal Retirement Date.(ii) <u>Disability retirement</u>: Estimated as the monthly primary Old Age Insurance Benefit employee would receive at 65, assuming no further earnings after the disability retirement date.(iii) <u>Early retirement</u>: The monthly primary Old Age Insurance Benefit employee is entitled to at age 62, or current age on termination date, if later, assuming no further earnings under the Social Security System.
Normal retirement date (NRD)	Attained age 65.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Accrued benefit for management employees The sum of (A) and (B):

- (A) 1.7%/2.0% of Average Final Compensation times Credited Service through December 31, 2008 with an integration level of Covered Compensation.
- (B) The amount resulting from the cash balance account starting on January 1, 2009.
 - a. Annual Contribution Credits: Contribution credits are added to the Cash Balance Account at the end of each year of employment with the company. Credits are determined by multiplying normal compensation by a percentage based on the participant's age (see the following chart).

Age at Year End	Contribution Credits Percentage of Normal Compensation
Before 35	4%
35-39	5%
40-44	6%
45-49	7%
50-54	8%
55-59	9%
60 and over	10%

- b. Interest credits: Interest credits are added to the Cash Balance Account at the end of each month. The interest rate for a calendar year is the third segment rate as defined in Section 430(h)(2)(C)(iii) of the Internal Revenue Code for the October immediately preceding the calendar year. The rate shall not be less than 3.00%.

Accrued benefit for contract employees The sum of (A) and (B):

- (A) Benefit: The greater of the Normal Retirement Allowance accumulated through termination date or a fraction of the "projected" Flat Retirement Allowance. The "projected" Flat Retirement Allowance is calculated using projected years of Credited Service. The fraction is the ratio of years of Credited Service to projected years of Credited Service at Normal Retirement Date.
 - a. Flat retirement allowance: Monthly Average Final Compensation multiplied by 2.12% multiplied by years of Credited Service through December 31,

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

2008, reduced by the product of $\frac{1}{2}$ the monthly primary Old Age Insurance Benefit multiplied by the ratio of years of Credited Service through December 31, 2008 (but not greater than 40) to 40 years.

- b. Normal retirement allowance: The allowance accumulated by December 31, 1975, increased each year by 1% of Normal Compensation, plus an additional 0.8% of Normal Compensation exceeding the Social Security Wage Base.

(B) The amount resulting from the cash balance account starting on January 1, 2009.

- a. Annual Contribution credits: Contribution credits are added to the Cash Balance Account at the end of each year of employment with the company. Credits are determined by multiplying normal compensation by a percentage based on the participant's age (see the following chart).

Age at Year End	Contribution Credits Percentage of Normal Compensation
Before 35	4%
35-39	5%
40-44	6%
45-49	7%
50-54	8%
55-59	9%
60 and over	10%

- b. Interest Credits: Interest credits are added to the Cash Balance Account at the end of each month. The interest rate for a calendar year is the third segment rate as defined in Section 430(h)(2)(C)(iii) of the Internal Revenue Code for the October immediately preceding the calendar year. The rate shall not be less than 3.00%.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Eligibility for Benefits

Normal retirement	Retirement on or after NRD.
Early retirement	Attained age 55 and ten or more years of Credited Service.
Vested termination	Termination after completing three years of service.
Disability retirement	Attained 40, but not age 65, and 15 or more years of Credited Service, and lack of suitable employment elsewhere in the company.
Pre-retirement death	Death while eligible for a Termination Benefit, and with an effective election of Survivor Option. Upon attaining eligibility for Normal Retirement while still an employee, coverage is automatic unless the participant has properly elected an optional form of payment.
Post-retirement death	Applies to normal, early, and disability retirees (not employees who terminated with vested benefits).

Benefits Paid Upon the Following Events

Normal retirement	Monthly pension benefit determined as of NRD
Early retirement benefit	<ol style="list-style-type: none">i. Management — Accrued benefit determined on early retirement date, reduced by 1.4/12% for each month commencement precedes age 60.ii. Contract — Accrued benefit determined on early retirement date, reduced by 1/6% for each month commencement precedes age 60.
Termination benefit	Accrued benefit determined as of date of termination.
Disability benefit	<ol style="list-style-type: none">i. Management — Accrued benefit using years of Credited Service to Disability Retirement Date. A supplement is payable if the employee does not qualify for a Social Security disability award.ii. Contract — The greater of their Normal Retirement Allowance accumulated through disability retirement date or their Flat Retirement Allowance, calculated using years of Credited Service to disability retirement date (no projection or proration) and assuming no further F.I.C.A. wages. A supplement is payable if the employee does not qualify for a Social Security disability award.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Pre-retirement survivor option	1/2 of the accrued benefit calculated as if retirement had occurred on date of death, reduced by an early commencement factor, joint and 50% survivorship factor and a Pre-Retirement Survivor Option coverage factor. If eligible for retirement and elected in writing, eligible spouse receives a lump-sum distribution equal to the Actuarial Equivalent of the accrued benefit specified.
Post-retirement death benefit	For normal and early retirees, 20 times employee's monthly benefit specified in 4(a)(ii) or 4(b)(ii) before adjustment for early retirement or options. For disability retirees, 5 times employee's monthly benefit specified in 6(b) before adjustment for options. Benefit payable as a lump sum. Minimum \$4,000; Maximum \$5,000.

Other Plan Provisions

Forms of payment	Accrued benefit is payable as a life annuity for unmarried employees, and as a reduced joint and 50% survivorship annuity for married employees. Other Actuarial Equivalent forms of payment are also available.
-------------------------	--

Future Plan Changes

No future plan changes were recognized in determining pension cost or in determining minimum and maximum contributions.

Changes in Benefits Valued Since Prior Year

IRC Section 401(a)(17) pay limit and IRC Section 415(b) maximum benefit limits are updated each year.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

MoNat Plan

Plan Provisions

The Plan was merged into the Spire Missouri Employees' Retirement Plan effective September 30, 2014.

Covered Employees	Employees of the Missouri Natural Gas Division of Spire Missouri Inc.
Participation Date	One year of service.

Definitions

Year of eligibility service	1,000 hours of service during the twelve consecutive months following date of employment or during any calendar year.
Service	Sum of (i) and (ii): <ul style="list-style-type: none">(i) <u>Prior to 1976</u>: An employee's period of continuous service under the Plan in effect prior to January 1, 1976.(ii) <u>After 1975</u>: Each calendar year during which an employee is credited with at least 1,000 hours of service. Partial years are earned in year of employment, termination, death or retirement.
Credited service	Each calendar year during which an employee is credited with at least 2,000 hours of service for the Missouri Natural Gas Division. Partial years are earned in any year when the employee is credited with at least 1,000 hours of service.
Earnings	The compensation of a Participant for service as an employee of the Missouri Natural Gas Division, exclusive of overtime prior to January 1, 1970, and inclusive of overtime on or after January 1, 1970. Earnings shall also include any salary amounts deferred under the Spire Employee Savings Plan. Compensation is limited per IRC §401(a)(17). Earnings were frozen as of December 31, 2009.
Regular employee contribution	The contribution that were required to be deducted from a Participant's Earning prior to 1970 and that are deducted at the Participant's election after 1969 and through March 1989.
Optional employee contribution	The additional contributions, up to a maximum of 10% of earnings, that a Participant opted to have deducted from Earnings after 1965 and through March 1989.
Normal retirement date (NRD)	Attained age 65.

Plan Name:	Spire Missouri Employees' Retirement Plan
EIN / PN:	43-036819/001
Plan Sponsor:	Spire Missouri Inc.
Valuation Date:	October 1, 2023

SCHEDULE SB ATTACHMENTS

Accrued benefit

The sum of (1) and (2):

- (1) The Optional Benefit, if any, plus the greater of the Minimum Benefit or the sum of the Past Service Benefit and Future Service Benefit, determined as follows:
 - (i) Optional benefit: The amount of monthly retirement benefit that can be provided by the Participant's accumulated Optional Employee Contributions, if any.
 - (ii) Minimum benefit: Benefit accruals under this formula ceased April 14, 1989 and it no longer has any impact on the actuarial valuation.
 - (iii) Past service benefit: For each year of Credited Service prior to 1970, a Participant is credited with a Past Service Benefit based on the average of his monthly Earnings for the 60-month period ending December 31, 1969. The Past Service Benefit is the sum of:
 - (A) 1-1/4% of the first \$400 of such average Earnings plus 1-5/8% of such average Earnings in excess of \$400, multiplied by his years of Credited Service completed prior to the plan year in which he attained age 50, excluding any years between July 1, 1950 and January 1, 1966 during which the Participant was eligible to make contributions but failed to do so; plus
 - (B) 2-1/4% of the first \$400 of such average Earnings plus 2-5/8% of such average Earnings in excess of \$400, multiplied by his years of Credited Service completed after the plan year in which he attained age 49, excluding any years between July 1, 1950 and January 1, 1966 during which the participant was eligible to make contributions but failed to do so; plus
 - (C) 1/12th of 12-1/2% of his total Regular Contributions through December 31, 1969.
 - (iv) Future service benefit: For credited service subsequent to 1969, 2.875% of the Participant's monthly Earnings, frozen as of December 31, 2009.
- (2) The amount resulting from the cash balance account starting on January 1, 2010.
 - (i) Annual contribution credits: Contribution credits are added to the Cash Balance Account at the end of each year of employment with the company. Credits are determined by multiplying normal compensation by a percentage based on the participant's age (see following chart).

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Age at Year End	Contribution Credits Percentage of Normal Compensation
Before 35	4%
35-39	5%
40-44	6%
45-49	7%
50-54	8%
55-59	9%
60 and over	10%

(ii) For the initial 10 years of employment after January 1, 2010, a Transition Pay Credit will be applied to compensation for pension purposes for those employees whose age and years of service at December 31, 2009 make them eligible for such credit. A Transition Pay credit will be applied to:

- an employee with 10 or more years of service as of December 31, 2009 and
- an employee who is at least age 40 on December 31, 2009 with at least five years of services as of December 31, 2009.

For each of the first five years of employment after January 1, 2010, the Transition Pay Credit will be 0.4% of pensionable compensation for that year for each year of service – up to 20 years – as of December 31, 2009. For each of the second five years of employment after January 1, 2010, the Transition Pay Credit will be 0.6% of pensionable compensation for that year for each year of service – up to 20 years – as of December 31, 2009.

(iii) Interest Credits: Interest credits are added to the Cash Balance Account at the end of each month. The interest rate for a calendar year is the third segment rate as defined in Section 430(h)(2)(C)(iii) of the Internal Revenue Code for the October immediately preceding the calendar year. The rate shall not be less than 3.0%.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Eligibility for Benefits

Normal retirement	Retirement on or after NRD
Early retirement	Attained age 55 and three or more years of Credited Service
Vested termination	Termination after completing three years of Credited Service
Disability retirement	Satisfied plan definition of disability, attained age 40 and 10 years of service
Non-vested termination	Termination with less than three years of service prior to their early retirement date

Benefits Paid Upon the Following Events

Early retirement benefit	Accrued benefit reduced by 1/12 of 2% for each month commencement precedes age 60.
Disability benefit	<p>(a) If the Participant is not entitled to receive payments from the Company Salary Continuance program – Accrued benefit on Disability Retirement Date subject to increase (past service benefit adjustment) if Participant is not eligible for a Social Security disability benefit.</p> <p>(b) If the Participant is entitled to receive payments from the Company Salary Continuance program -- no payments will be made from this Plan.</p> <p>(c) Credited Service will be earned for the period during which Salary Continuance payments are received if Salary Continuance payments cease due to:</p> <ul style="list-style-type: none">(i) cessation of disability before Normal Retirement Date and the Participant is reemployed by the Missouri Natural Gas Division, or(ii) attainment of Normal Retirement Date.
Termination benefit	Accrued benefit reduced on an Actuarial Equivalence basis for each month by which benefit start date precedes Normal Retirement Date.
Pre-commencement death benefit	<p>(a) <u>Definition of Special Terms:</u></p> <ul style="list-style-type: none">(i) <u>AcBen</u>: The Participant's accrued pension benefit at date of death.(ii) <u>ASO</u>: The option factor to convert from the normal form of payment to a joint life pension with 50% continued to the surviving spouse(iii) <u>ERF-AE</u>: The early commencement reduction factor calculated on an actuarial equivalence basis.(iv) <u>ERF-ER</u>: The early commencement reduction factor calculated on an Early Retirement basis

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

(b) Death while an employee:

(i) Beneficiary will receive: Refund of accumulated contributions

(ii) In addition:

Age at Death	Service at Death	Marital Status	Other Condition	Benefit
< 55	< 5	N/A	N/A	No benefit
< 40	>=5	At least 1 year	N/A	50% *AcBen *ASO *ERF-AE
40 but < 55	>=5	At least 1 year	Receiving Plan disability benefit	No benefit
			Not receiving Plan disability benefit	(I) Before remarriage 60% *AcBen, with product not less than \$50 per month
				(II) After remarriage and pre-Participant's age 55 - no benefit
				(III) After remarriage and post-Participant's age 55 - 50% * AcBen* ASO *ERF-AE reduced by the spouse pension amount that is the actuarial equivalent of the pre-remarriage payment
55 but < 65	<10	Single	N/A	Beneficiary will receive 120 payments of AcBen *ERF-ER
55 but < 65	<10	At least 1 year	Beneficiary is spouse	Spouse will receive, at the spouse's election, either:
			Beneficiary is not spouse (required spousal consent)	(I) 120 payments of AcBen *ERF-ER (II) A lifetime pension of the greater of: 50% *AcBen *ASO* ERF-ER, or the actuarial equivalent of (I) Beneficiary will receive 120 payment of AcBen *ERF-ER
				Beneficiary will receive 120 payment of AcBen *ERF-ER
55 but < 65	> = 10	Single	N/A	If the Participant elected the Survivor Option, the beneficiary will receive 120 payments of AcBen *ERF-ER; otherwise no benefit is payable to the beneficiary.
55 but < 65	> = 10	At least 1 year	Has elected the Survivor Option	Spouse will receive, at the spouse's election, either:
				(I) 120 payments of AcBen *ERF-ER, or (II) A lifetime pension of the greater of: 50% *AcBen *ASO *ERF-ER, or the actuarial equivalent of (I)

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

> = 65

Has not elected
the Survivor
Option

(I) Before remarriage - spouse will receive 60% *AcBen, with product not less than \$50 per month

(II) After remarriage - spouse will receive 50% *AcBen *ASO *ERF-AE, reduced by the spouse pension amount that is the actuarial equivalent of the pre-remarriage "excess" payments. "Excess" payments mean in excess of the amount that would have been payable if the Participant had elected the Survivor Option and the spouse had elected the lifetime payment arrangement.

Same as 55 but < 65

Note: if at least 10 years of Service and not married, the Participant is deemed to have elected Survivor Option

(c) Death while a vested former employee: Surviving spouse pension for which Participant incurs a cost that is charged against his accrued benefit.

Non-vested termination benefit

Benefit: Refund of regular and optional Employee Contributions with interest.

Other Plan Provisions

Forms of payment

Accrued benefit is payable as a lifetime monthly pension, with a certain period of 10 years.

Changes in Benefits Valued Since Prior Year

IRC Section 401(a)(17) pay limit and IRC Section 415(b) maximum benefit limit are updated each year.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a

Schedule of Active Participant Data as of October 01, 2023

Number accruing pay-related benefits and average plan compensation limited by IRC §401(a)(17) distributed by attained age and attained years of credited service

Attained Age	Attained Years of Credited Service ¹										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	44	2	0	0	0	0	0	0	0	0	46
	-	64,407	-	-	-	-	-	-	-	-	-	65,181
25-29	0	111	73	2	0	0	0	0	0	0	0	186
	-	72,440	83,208	-	-	-	-	-	-	-	-	76,772
30-34	0	129	143	26	1	0	0	0	0	0	0	299
	-	74,378	85,149	86,741	-	-	-	-	-	-	-	80,643
35-39	0	80	153	82	12	1	0	0	0	0	0	328
	-	80,221	86,773	94,037	-	-	-	-	-	-	-	87,272
40-44	0	75	100	70	36	18	0	0	0	0	0	299
	-	77,649	97,187	91,319	101,004	-	-	-	-	-	-	91,434
45-49	0	41	65	56	37	38	10	0	0	0	0	247
	-	79,781	100,094	99,547	89,745	92,980	-	-	-	-	-	93,884
50-54	0	37	43	43	27	35	44	27	1	0	0	257
	-	87,235	95,355	96,503	81,291	86,244	85,672	104,819	-	-	-	90,990
55-59	0	23	41	24	19	31	34	54	10	0	0	236
	-	115,091	124,253	106,663	-	85,815	85,662	105,279	-	-	-	104,418
60-64	0	13	18	23	20	12	8	4	3	1	1	102
	-	-	-	120,424	126,142	-	-	-	-	-	-	109,451
65-69	0	2	2	2	5	3	4	1	1	2	2	22
	-	-	-	-	-	-	-	-	-	-	-	104,358
70 & over	0	0	1	0	1	1	0	0	0	0	0	3
	-	-	-	-	-	-	-	-	-	-	-	-
Total	0	555	641	328	158	139	100	86	15	3	3	2,025
	-	78,246	92,333	96,787	97,555	89,964	87,994	104,592	-	-	-	90,023

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26 - Schedule of Active Participant Data as of October 1, 2023

Number and average account balance distributed by attained age and attained years of credited service

Attained Age	Attained Years of Credited Service ²										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	44	2	0	0	0	0	0	0	0	0	46
	-	7,430	-	-	-	-	-	-	-	-	-	7,725
25-29	0	111	73	2	0	0	0	0	0	0	0	186
	-	8,961	21,280	-	-	-	-	-	-	-	-	14,066
30-34	0	129	143	26	1	0	0	0	0	0	0	299
	-	9,716	22,873	36,745	-	-	-	-	-	-	-	18,514
35-39	0	80	153	82	12	1	0	0	0	0	0	328
	-	12,825	28,269	42,222	-	-	-	-	-	-	-	29,183
40-44	0	75	100	70	36	18	0	0	0	0	0	299
	-	14,583	39,570	46,306	71,499	-	-	-	-	-	-	40,806
45-49	0	41	65	56	37	38	10	0	0	0	0	247
	-	15,920	49,174	66,743	78,293	81,280	-	-	-	-	-	58,682
50-54	0	37	43	43	27	35	44	27	1	0	0	257
	-	23,039	54,837	79,860	83,437	96,883	98,955	124,159	-	-	-	78,193
55-59	0	23	41	24	19	31	34	54	10	0	0	236
	-	32,570	79,033	100,214	-	107,945	117,447	132,237	-	-	-	105,701
60-64	0	13	18	23	20	12	8	4	3	1	1	102
	-	-	-	137,859	182,768	-	-	-	-	-	-	120,234
65-69	0	2	2	2	5	3	4	1	1	2	2	22
	-	-	-	-	-	-	-	-	-	-	-	145,912
70 & over	0	0	1	0	1	1	0	0	0	0	0	3
	-	-	-	-	-	-	-	-	-	-	-	-
Total	0	555	641	328	158	139	100	86	15	3	3	2,025
Under 25	0	43	2	0	0	0	0	0	0	0	0	45

² Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	23,733,754	1,262,429	3,717,701	28,713,884
2024	18,932,234	757,456	3,169,616	22,859,306
2025	15,672,706	762,448	3,003,913	19,439,067
2026	14,647,398	695,400	2,846,895	18,189,693
2027	14,839,927	896,169	2,697,848	18,433,944
2028	12,831,352	1,089,085	2,557,138	16,477,575
2029	11,927,730	1,380,080	2,425,998	15,733,808
2030	11,085,849	1,708,311	2,303,414	15,097,574
2031	10,923,107	1,271,661	2,187,296	14,382,064
2032	10,008,840	1,097,078	2,077,847	13,183,765
2033	9,628,754	1,285,028	1,975,030	12,888,812
2034	9,483,953	1,268,213	1,877,141	12,629,307
2035	8,831,830	1,271,042	1,786,702	11,889,574
2036	8,122,909	1,666,553	1,699,024	11,488,486
2037	7,923,918	1,394,639	1,609,771	10,928,328
2038	7,286,264	1,393,147	1,521,868	10,201,279
2039	6,663,894	1,486,726	1,434,830	9,585,450
2040	6,554,882	1,619,845	1,348,359	9,523,086
2041	6,112,756	1,180,832	1,262,277	8,555,865
2042	5,802,505	1,302,338	1,176,538	8,281,381
2043	5,623,221	1,401,204	1,091,257	8,115,682
2044	5,290,800	1,408,572	1,006,611	7,705,983
2045	4,975,603	994,066	922,861	6,892,530
2046	5,034,320	1,217,116	840,455	7,091,891
2047	4,662,237	1,186,641	759,861	6,608,739
2048	4,400,172	1,256,845	681,618	6,338,635
2049	4,149,722	1,113,852	606,311	5,869,885
2050	3,966,325	901,309	534,547	5,402,181
2051	3,591,852	843,757	466,903	4,902,512
2052	3,407,010	744,424	403,893	4,555,327
2053	3,163,233	770,171	345,933	4,279,337
2054	2,970,496	691,077	293,316	3,954,889
2055	2,755,226	651,892	246,185	3,653,303
2056	2,489,657	501,891	204,547	3,196,095
2057	2,246,685	471,084	168,287	2,886,056
2058	2,047,334	479,533	137,160	2,664,027
2059	1,855,011	330,618	110,818	2,296,447
2060	1,667,972	293,513	88,847	2,050,332
2061	1,509,994	259,007	70,773	1,839,774
2062	1,406,228	227,430	56,101	1,689,759
2063	1,228,498	200,048	44,346	1,472,892
2064	1,078,632	175,510	35,044	1,289,186
2065	959,764	152,348	27,767	1,139,879
2066	855,951	131,762	22,131	1,009,844

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

2067	773,717	113,579	17,806	905,102
2068	669,740	97,604	14,509	781,853
2069	610,685	83,625	12,005	706,315
2070	537,326	71,431	10,105	618,862
2071	480,796	60,816	8,656	550,268
2072	432,045	51,592	7,539	491,176

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of October 1, 2023

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	10/01/2023	3,563,838	15.00000	3,563,838	326,379
2. Shortfall	10/01/2022	40,434,766	14.00000	38,914,288	3,736,635
Total				42,478,126	4,063,014

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of October 1, 2023

See Schedule SB, Part V - Statement of Actuarial Assumptions/Methods for retirement rates. The average retirement age for Line 22 was calculated by determining the average age at retirement for those current active participants expected to reach retirement, based on all current decrements assumed.

Pre-1995 Hires

Age	Retirement Rate	Assumed Number Eligible	Assumed Number Retiring	Age * Number Retiring
55	35%	10,000	3,500	192,500
56	35%	6,500	2,275	127,400
57	15%	4,225	634	36,124
58	10%	3,591	359	20,829
59	10%	3,232	323	19,070
60	27.5%	2,909	800	47,997
61	27.5%	2,109	580	35,378
62	27.5%	1,529	420	26,069
63	30%	1,109	333	20,951
64	30%	776	233	14,899
65	30%	543	163	10,592
66	30%	380	114	7,528
67	30%	266	80	5,350
68	30%	186	56	3,801
69	30%	130	39	2,700
70	100%	91	91	6,390
			10,000	577,577
				/ 10,000
			Weighted Average Retirement Age	57.7

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
As of October 1, 2021
Post-1995 Hires

Age	Retirement Rate	Assumed Number Eligible	Assumed Number Retiring	Age * Number Retiring
55	10.00%	10,000	1,000	55,000
56	10.00%	9,000	900	50,400
57	10.00%	8,100	810	46,170
58	10.00%	7,290	729	42,282
59	10.00%	6,561	656	38,710
60	15.00%	5,905	886	53,144
61	15.00%	5,019	753	45,925
62	15.00%	4,266	640	39,676
63	20.00%	3,626	725	45,692
64	20.00%	2,901	580	37,134
65	20.00%	2,321	464	30,171
66	20.00%	1,857	371	24,508
67	20.00%	1,485	297	19,904
68	20.00%	1,188	238	16,161
69	20.00%	951	190	13,119
70	100.00%	761	<u>761</u>	<u>53,235</u>
			10,000	611.231 / 10,000
			Weighted Retirement Age	<u>61.1</u>

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

The weighted average retirement age for plan participants is 61, rounded to the nearest whole year.

	Active Counts	Percentage of Population	Weighted Average Retirement Age	Percentage x WARA
Pre-1995 Hires	105	5.2%	57.8	3.0
Post-1995 Hires	1,920	94.8%	61.1	58.0
Total	2,025			61.0

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	23,733,754	1,262,429	3,717,701	28,713,884
2024	18,932,234	757,456	3,169,616	22,859,306
2025	15,672,706	762,448	3,003,913	19,439,067
2026	14,647,398	695,400	2,846,895	18,189,693
2027	14,839,927	896,169	2,697,848	18,433,944
2028	12,831,352	1,089,085	2,557,138	16,477,575
2029	11,927,730	1,380,080	2,425,998	15,733,808
2030	11,085,849	1,708,311	2,303,414	15,097,574
2031	10,923,107	1,271,661	2,187,296	14,382,064
2032	10,008,840	1,097,078	2,077,847	13,183,765
2033	9,628,754	1,285,028	1,975,030	12,888,812
2034	9,483,953	1,268,213	1,877,141	12,629,307
2035	8,831,830	1,271,042	1,786,702	11,889,574
2036	8,122,909	1,666,553	1,699,024	11,488,486
2037	7,923,918	1,394,639	1,609,771	10,928,328
2038	7,286,264	1,393,147	1,521,868	10,201,279
2039	6,663,894	1,486,726	1,434,830	9,585,450
2040	6,554,882	1,619,845	1,348,359	9,523,086
2041	6,112,756	1,180,832	1,262,277	8,555,865
2042	5,802,505	1,302,338	1,176,538	8,281,381
2043	5,623,221	1,401,204	1,091,257	8,115,682
2044	5,290,800	1,408,572	1,006,611	7,705,983
2045	4,975,603	994,066	922,861	6,892,530
2046	5,034,320	1,217,116	840,455	7,091,891
2047	4,662,237	1,186,641	759,861	6,608,739
2048	4,400,172	1,256,845	681,618	6,338,635
2049	4,149,722	1,113,852	606,311	5,869,885
2050	3,966,325	901,309	534,547	5,402,181
2051	3,591,852	843,757	466,903	4,902,512
2052	3,407,010	744,424	403,893	4,555,327
2053	3,163,233	770,171	345,933	4,279,337
2054	2,970,496	691,077	293,316	3,954,889
2055	2,755,226	651,892	246,185	3,653,303
2056	2,489,657	501,891	204,547	3,196,095
2057	2,246,685	471,084	168,287	2,886,056
2058	2,047,334	479,533	137,160	2,664,027
2059	1,855,011	330,618	110,818	2,296,447
2060	1,667,972	293,513	88,847	2,050,332
2061	1,509,994	259,007	70,773	1,839,774
2062	1,406,228	227,430	56,101	1,689,759
2063	1,228,498	200,048	44,346	1,472,892
2064	1,078,632	175,510	35,044	1,289,186
2065	959,764	152,348	27,767	1,139,879
2066	855,951	131,762	22,131	1,009,844

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

2067	773,717	113,579	17,806	905,102
2068	669,740	97,604	14,509	781,853
2069	610,685	83,625	12,005	706,315
2070	537,326	71,431	10,105	618,862
2071	480,796	60,816	8,656	550,268
2072	432,045	51,592	7,539	491,176

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Spire Missouri Employees' Retirement Plan

Plan Provisions

The most recent restatement reflected in the following plan provisions was effective October 1, 2017, to reflect the name change of the plan sponsor and to make certain other changes to the plan. The most recent amendment of the plan was to transfer a group of participants to the Spire Missouri West Retirement Income Plan effective September 1, 2022.

Covered Employees All employees of Spire Missouri East and employees of Spire Missouri West, other than those who are covered by a collective bargaining agreement who were hired prior to May 1, 2009.

Participation Date One year of service.

Definitions

Service The sum of "Accumulated Service" (as defined in the prior plan) through December 31, 1975 plus one year for each calendar year after 1975 in which the employee has 1,000 hours of service plus a partial year of service for years of less than 1,000 hours of service which include an employment date or a termination date.

Credited service Sum of (i) and (ii):

- (i) Prior to 1/1/76: Period of "Accumulated Service" (as defined in the prior plan) through December 31, 1975, reduced by 1/3 of the number of months during which the employee failed to contribute to the Insured Plan or for which he withdrew contributions.
- (ii) After 1/1/76: One year for each calendar year of 2,000 hours of service or more and a partial year where the employee has at least 1,000 hours of service. Partial years are also earned in years of less than 1,000 hours of service which include an employment date or termination date.

Normal compensation Wages, salaries, commissions, compensation for sick leave, vacation, holidays or civic duty allowance actually received by employees, excluding bonuses, profit sharing distributions or other special payments. Normal Compensation also includes the amount of salary deferral under the Spire Employee Savings Plan. Normal Compensation is limited per IRC §401(a)(17).

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Average final compensation	Average Normal Compensation during the 36 month period (or, if greater during three consecutive calendar years within the last ten calendar years) before the earlier of retirement, termination, or death.
Covered compensation	The average of the maximum wages upon which Social Security taxes were based during the 35 calendar years preceding and including the calendar year in which the Participant reaches his Social Security retirement age assuming no change in the Social Security maximum wage base for calendar years after the calendar year of the Participant's termination of employment.
Social Security benefit	<ul style="list-style-type: none">(i) <u>Normal Retirement</u>: The monthly primary Old Age Insurance Benefit. For vested terminations, this is computed as if employment with the company had continued with no change in compensation until Normal Retirement Date.(ii) <u>Disability retirement</u>: Estimated as the monthly primary Old Age Insurance Benefit employee would receive at 65, assuming no further earnings after the disability retirement date.(iii) <u>Early retirement</u>: The monthly primary Old Age Insurance Benefit employee is entitled to at age 62, or current age on termination date, if later, assuming no further earnings under the Social Security System.
Normal retirement date (NRD)	Attained age 65.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Accrued benefit for management employees The sum of (A) and (B):

- (A) 1.7%/2.0% of Average Final Compensation times Credited Service through December 31, 2008 with an integration level of Covered Compensation.
- (B) The amount resulting from the cash balance account starting on January 1, 2009.
 - a. Annual Contribution Credits: Contribution credits are added to the Cash Balance Account at the end of each year of employment with the company. Credits are determined by multiplying normal compensation by a percentage based on the participant's age (see the following chart).

Age at Year End	Contribution Credits Percentage of Normal Compensation
Before 35	4%
35-39	5%
40-44	6%
45-49	7%
50-54	8%
55-59	9%
60 and over	10%

- b. Interest credits: Interest credits are added to the Cash Balance Account at the end of each month. The interest rate for a calendar year is the third segment rate as defined in Section 430(h)(2)(C)(iii) of the Internal Revenue Code for the October immediately preceding the calendar year. The rate shall not be less than 3.00%.

Accrued benefit for contract employees The sum of (A) and (B):

- (A) Benefit: The greater of the Normal Retirement Allowance accumulated through termination date or a fraction of the "projected" Flat Retirement Allowance. The "projected" Flat Retirement Allowance is calculated using projected years of Credited Service. The fraction is the ratio of years of Credited Service to projected years of Credited Service at Normal Retirement Date.
 - a. Flat retirement allowance: Monthly Average Final Compensation multiplied by 2.12% multiplied by years of Credited Service through December 31,

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

2008, reduced by the product of $\frac{1}{2}$ the monthly primary Old Age Insurance Benefit multiplied by the ratio of years of Credited Service through December 31, 2008 (but not greater than 40) to 40 years.

- b. Normal retirement allowance: The allowance accumulated by December 31, 1975, increased each year by 1% of Normal Compensation, plus an additional 0.8% of Normal Compensation exceeding the Social Security Wage Base.

(B) The amount resulting from the cash balance account starting on January 1, 2009.

- a. Annual Contribution credits: Contribution credits are added to the Cash Balance Account at the end of each year of employment with the company. Credits are determined by multiplying normal compensation by a percentage based on the participant's age (see the following chart).

Age at Year End	Contribution Credits Percentage of Normal Compensation
Before 35	4%
35-39	5%
40-44	6%
45-49	7%
50-54	8%
55-59	9%
60 and over	10%

- b. Interest Credits: Interest credits are added to the Cash Balance Account at the end of each month. The interest rate for a calendar year is the third segment rate as defined in Section 430(h)(2)(C)(iii) of the Internal Revenue Code for the October immediately preceding the calendar year. The rate shall not be less than 3.00%.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Eligibility for Benefits

Normal retirement	Retirement on or after NRD.
Early retirement	Attained age 55 and ten or more years of Credited Service.
Vested termination	Termination after completing three years of service.
Disability retirement	Attained 40, but not age 65, and 15 or more years of Credited Service, and lack of suitable employment elsewhere in the company.
Pre-retirement death	Death while eligible for a Termination Benefit, and with an effective election of Survivor Option. Upon attaining eligibility for Normal Retirement while still an employee, coverage is automatic unless the participant has properly elected an optional form of payment.
Post-retirement death	Applies to normal, early, and disability retirees (not employees who terminated with vested benefits).

Benefits Paid Upon the Following Events

Normal retirement	Monthly pension benefit determined as of NRD
Early retirement benefit	<ol style="list-style-type: none">i. Management — Accrued benefit determined on early retirement date, reduced by 1.4/12% for each month commencement precedes age 60.ii. Contract — Accrued benefit determined on early retirement date, reduced by 1/6% for each month commencement precedes age 60.
Termination benefit	Accrued benefit determined as of date of termination.
Disability benefit	<ol style="list-style-type: none">i. Management — Accrued benefit using years of Credited Service to Disability Retirement Date. A supplement is payable if the employee does not qualify for a Social Security disability award.ii. Contract — The greater of their Normal Retirement Allowance accumulated through disability retirement date or their Flat Retirement Allowance, calculated using years of Credited Service to disability retirement date (no projection or proration) and assuming no further F.I.C.A. wages. A supplement is payable if the employee does not qualify for a Social Security disability award.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Pre-retirement survivor option	1/2 of the accrued benefit calculated as if retirement had occurred on date of death, reduced by an early commencement factor, joint and 50% survivorship factor and a Pre-Retirement Survivor Option coverage factor. If eligible for retirement and elected in writing, eligible spouse receives a lump-sum distribution equal to the Actuarial Equivalent of the accrued benefit specified.
Post-retirement death benefit	For normal and early retirees, 20 times employee's monthly benefit specified in 4(a)(ii) or 4(b)(ii) before adjustment for early retirement or options. For disability retirees, 5 times employee's monthly benefit specified in 6(b) before adjustment for options. Benefit payable as a lump sum. Minimum \$4,000; Maximum \$5,000.

Other Plan Provisions

Forms of payment	Accrued benefit is payable as a life annuity for unmarried employees, and as a reduced joint and 50% survivorship annuity for married employees. Other Actuarial Equivalent forms of payment are also available.
-------------------------	--

Future Plan Changes

No future plan changes were recognized in determining pension cost or in determining minimum and maximum contributions.

Changes in Benefits Valued Since Prior Year

IRC Section 401(a)(17) pay limit and IRC Section 415(b) maximum benefit limits are updated each year.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

MoNat Plan

Plan Provisions

The Plan was merged into the Spire Missouri Employees' Retirement Plan effective September 30, 2014.

Covered Employees	Employees of the Missouri Natural Gas Division of Spire Missouri Inc.
Participation Date	One year of service.

Definitions

Year of eligibility service	1,000 hours of service during the twelve consecutive months following date of employment or during any calendar year.
Service	Sum of (i) and (ii): <ul style="list-style-type: none">(i) <u>Prior to 1976</u>: An employee's period of continuous service under the Plan in effect prior to January 1, 1976.(ii) <u>After 1975</u>: Each calendar year during which an employee is credited with at least 1,000 hours of service. Partial years are earned in year of employment, termination, death or retirement.
Credited service	Each calendar year during which an employee is credited with at least 2,000 hours of service for the Missouri Natural Gas Division. Partial years are earned in any year when the employee is credited with at least 1,000 hours of service.
Earnings	The compensation of a Participant for service as an employee of the Missouri Natural Gas Division, exclusive of overtime prior to January 1, 1970, and inclusive of overtime on or after January 1, 1970. Earnings shall also include any salary amounts deferred under the Spire Employee Savings Plan. Compensation is limited per IRC §401(a)(17). Earnings were frozen as of December 31, 2009.
Regular employee contribution	The contribution that were required to be deducted from a Participant's Earning prior to 1970 and that are deducted at the Participant's election after 1969 and through March 1989.
Optional employee contribution	The additional contributions, up to a maximum of 10% of earnings, that a Participant opted to have deducted from Earnings after 1965 and through March 1989.
Normal retirement date (NRD)	Attained age 65.

Plan Name:	Spire Missouri Employees' Retirement Plan
EIN / PN:	43-036819/001
Plan Sponsor:	Spire Missouri Inc.
Valuation Date:	October 1, 2023

SCHEDULE SB ATTACHMENTS

Accrued benefit

The sum of (1) and (2):

- (1) The Optional Benefit, if any, plus the greater of the Minimum Benefit or the sum of the Past Service Benefit and Future Service Benefit, determined as follows:
 - (i) Optional benefit: The amount of monthly retirement benefit that can be provided by the Participant's accumulated Optional Employee Contributions, if any.
 - (ii) Minimum benefit: Benefit accruals under this formula ceased April 14, 1989 and it no longer has any impact on the actuarial valuation.
 - (iii) Past service benefit: For each year of Credited Service prior to 1970, a Participant is credited with a Past Service Benefit based on the average of his monthly Earnings for the 60-month period ending December 31, 1969. The Past Service Benefit is the sum of:
 - (A) 1-1/4% of the first \$400 of such average Earnings plus 1-5/8% of such average Earnings in excess of \$400, multiplied by his years of Credited Service completed prior to the plan year in which he attained age 50, excluding any years between July 1, 1950 and January 1, 1966 during which the Participant was eligible to make contributions but failed to do so; plus
 - (B) 2-1/4% of the first \$400 of such average Earnings plus 2-5/8% of such average Earnings in excess of \$400, multiplied by his years of Credited Service completed after the plan year in which he attained age 49, excluding any years between July 1, 1950 and January 1, 1966 during which the participant was eligible to make contributions but failed to do so; plus
 - (C) 1/12th of 12-1/2% of his total Regular Contributions through December 31, 1969.
 - (iv) Future service benefit: For credited service subsequent to 1969, 2.875% of the Participant's monthly Earnings, frozen as of December 31, 2009.
- (2) The amount resulting from the cash balance account starting on January 1, 2010.
 - (i) Annual contribution credits: Contribution credits are added to the Cash Balance Account at the end of each year of employment with the company. Credits are determined by multiplying normal compensation by a percentage based on the participant's age (see following chart).

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Age at Year End	Contribution Credits Percentage of Normal Compensation
Before 35	4%
35-39	5%
40-44	6%
45-49	7%
50-54	8%
55-59	9%
60 and over	10%

(ii) For the initial 10 years of employment after January 1, 2010, a Transition Pay Credit will be applied to compensation for pension purposes for those employees whose age and years of service at December 31, 2009 make them eligible for such credit. A Transition Pay credit will be applied to:

- an employee with 10 or more years of service as of December 31, 2009 and
- an employee who is at least age 40 on December 31, 2009 with at least five years of services as of December 31, 2009.

For each of the first five years of employment after January 1, 2010, the Transition Pay Credit will be 0.4% of pensionable compensation for that year for each year of service – up to 20 years – as of December 31, 2009. For each of the second five years of employment after January 1, 2010, the Transition Pay Credit will be 0.6% of pensionable compensation for that year for each year of service – up to 20 years – as of December 31, 2009.

(iii) Interest Credits: Interest credits are added to the Cash Balance Account at the end of each month. The interest rate for a calendar year is the third segment rate as defined in Section 430(h)(2)(C)(iii) of the Internal Revenue Code for the October immediately preceding the calendar year. The rate shall not be less than 3.0%.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Eligibility for Benefits

Normal retirement	Retirement on or after NRD
Early retirement	Attained age 55 and three or more years of Credited Service
Vested termination	Termination after completing three years of Credited Service
Disability retirement	Satisfied plan definition of disability, attained age 40 and 10 years of service
Non-vested termination	Termination with less than three years of service prior to their early retirement date

Benefits Paid Upon the Following Events

Early retirement benefit	Accrued benefit reduced by 1/12 of 2% for each month commencement precedes age 60.
Disability benefit	<p>(a) If the Participant is not entitled to receive payments from the Company Salary Continuance program – Accrued benefit on Disability Retirement Date subject to increase (past service benefit adjustment) if Participant is not eligible for a Social Security disability benefit.</p> <p>(b) If the Participant is entitled to receive payments from the Company Salary Continuance program -- no payments will be made from this Plan.</p> <p>(c) Credited Service will be earned for the period during which Salary Continuance payments are received if Salary Continuance payments cease due to:</p> <ul style="list-style-type: none">(i) cessation of disability before Normal Retirement Date and the Participant is reemployed by the Missouri Natural Gas Division, or(ii) attainment of Normal Retirement Date.
Termination benefit	Accrued benefit reduced on an Actuarial Equivalence basis for each month by which benefit start date precedes Normal Retirement Date.
Pre-commencement death benefit	<p>(a) <u>Definition of Special Terms:</u></p> <ul style="list-style-type: none">(i) <u>AcBen</u>: The Participant's accrued pension benefit at date of death.(ii) <u>ASO</u>: The option factor to convert from the normal form of payment to a joint life pension with 50% continued to the surviving spouse(iii) <u>ERF-AE</u>: The early commencement reduction factor calculated on an actuarial equivalence basis.(iv) <u>ERF-ER</u>: The early commencement reduction factor calculated on an Early Retirement basis

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

(b) Death while an employee:

(i) Beneficiary will receive: Refund of accumulated contributions

(ii) In addition:

Age at Death	Service at Death	Marital Status	Other Condition	Benefit
< 55	< 5	N/A	N/A	No benefit
< 40	>=5	At least 1 year	N/A	50% *AcBen *ASO *ERF-AE
40 but < 55	>=5	At least 1 year	Receiving Plan disability benefit	No benefit
			Not receiving Plan disability benefit	(I) Before remarriage 60% *AcBen, with product not less than \$50 per month
				(II) After remarriage and pre-Participant's age 55 - no benefit
				(III) After remarriage and post-Participant's age 55 - 50% * AcBen* ASO *ERF-AE reduced by the spouse pension amount that is the actuarial equivalent of the pre-remarriage payment
55 but < 65	<10	Single	N/A	Beneficiary will receive 120 payments of AcBen *ERF-ER
55 but < 65	<10	At least 1 year	Beneficiary is spouse	Spouse will receive, at the spouse's election, either:
			Beneficiary is not spouse (required spousal consent)	(I) 120 payments of AcBen *ERF-ER (II) A lifetime pension of the greater of: 50% *AcBen *ASO* ERF-ER, or the actuarial equivalent of (I) Beneficiary will receive 120 payment of AcBen *ERF-ER
				Beneficiary will receive 120 payment of AcBen *ERF-ER
55 but < 65	> = 10	Single	N/A	If the Participant elected the Survivor Option, the beneficiary will receive 120 payments of AcBen *ERF-ER; otherwise no benefit is payable to the beneficiary.
55 but < 65	> = 10	At least 1 year	Has elected the Survivor Option	Spouse will receive, at the spouse's election, either:
				(I) 120 payments of AcBen *ERF-ER, or (II) A lifetime pension of the greater of: 50% *AcBen *ASO *ERF-ER, or the actuarial equivalent of (I)

Plan Name: Spire Missouri Employees' Retirement Plan
 EIN / PN: 43-036819/001
 Plan Sponsor: Spire Missouri Inc.
 Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

> = 65

Has not elected
the Survivor
Option

(I) Before remarriage - spouse will receive 60% *AcBen, with product not less than \$50 per month

(II) After remarriage - spouse will receive 50% *AcBen *ASO *ERF-AE, reduced by the spouse pension amount that is the actuarial equivalent of the pre-remarriage "excess" payments. "Excess" payments mean in excess of the amount that would have been payable if the Participant had elected the Survivor Option and the spouse had elected the lifetime payment arrangement.

Same as 55 but < 65

Note: if at least 10 years of Service and not married, the Participant is deemed to have elected Survivor Option

(c) Death while a vested former employee: Surviving spouse pension for which Participant incurs a cost that is charged against his accrued benefit.

Non-vested termination benefit

Benefit: Refund of regular and optional Employee Contributions with interest.

Other Plan Provisions

Forms of payment

Accrued benefit is payable as a lifetime monthly pension, with a certain period of 10 years.

Changes in Benefits Valued Since Prior Year

IRC Section 401(a)(17) pay limit and IRC Section 415(b) maximum benefit limit are updated each year.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of October 1, 2023

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	10/01/2023	3,563,838	15.00000	3,563,838	326,379
2. Shortfall	10/01/2022	40,434,766	14.00000	38,914,288	3,736,635
Total				42,478,126	4,063,014

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24 Change in Actuarial Assumptions

- The lump sum rates were updated to reflect the current environment.
- Administrative Expenses were updated from \$2,240,000 to \$2,520,000.

Plan Name: Spire Missouri Employees' Retirement Plan
EIN / PN: 43-036819/001
Plan Sponsor: Spire Missouri Inc.
Valuation Date: October 1, 2023